

<i>SERFF Tracking Number:</i>	<i>UTAC-126777927</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Loyal American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46601</i>
<i>Company Tracking Number:</i>	<i>LOYAL-12-0019-DM-GN</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare Supplement Mailer</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Mailer/LOYAL-12-0019-DM-GN</i>		

Filing at a Glance

Company: Loyal American Life Insurance Company

Product Name: Medicare Supplement Mailer	SERFF Tr Num: UTAC-126777927	State: Arkansas
TOI: MS09 Medicare Supplement - Other 2010	SERFF Status: Closed-Filed	State Tr Num: 46601
Sub-TOI: MS09.000 Medicare Supplement Other 2010	Co Tr Num: LOYAL-12-0019-DM- GN	State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Authors: Jackie Cunningham,
Melissa MacLaurin

Disposition Date: 08/31/2010

Date Submitted: 08/25/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Mailer
Project Number: LOYAL-12-0019-DM-GN
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 08/31/2010

Status of Filing in Domicile: Authorized
Date Approved in Domicile: 08/24/2010
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 08/31/2010
Created By: Melissa MacLaurin
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Melissa MacLaurin

Filing Description:

Loyal American Life Insurance Company NAIC: 65722 FEIN: 63-0343428

Requesting Approval for Medicare Supplement Advertisement:

Form Number Form Description

LOYAL-12-00019-DM-GN Medicare Supplement Mailer

Advertisement to be used with Medicare Supplement policies described below:

Form: Form Number: Serff Number:

Medicare Supplement Plan A Loyal-MS-CR-A-AR UTAC-126397388

Medicare Supplement Plan F Loyal-MS-CR-F-AR UTAC-126397388

Medicare Supplement Plan G Loyal-MS-CR-G-AR UTAC-126397388

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Medicare Supplement Plan N Loyal-MS-CR-N-AR UTAC-126397388
- Approval 1/27/2010
Medicare Supplement Plan B Loyal-MS-CR-B-AR UTAC-126631994
Medicare Supplement Plan C Loyal-MS-CR-C-AR UTAC-126631994
Medicare Supplement Plan D Loyal-MS-CR-D-AR UTAC-126631994
- Approval 5/25/2010

Dear Analyst:

The forms described above are submitted for your review and approval. The policies were developed for compliance with the amended NAIC Medigap model as required by the Federal Medicare Improvements for Patients & Providers Act of 2008 (MIPPA).

These new 2010 Standardized plan forms will be marketed from our home office on a direct basis, with a coverage effective date of June 01, 2010, or later. The policies will be sold by home office employees and no commissions will be paid to external agents.

The advertisement is new and does not replace any forms previously approved by your department. The mailer will be used with the policy forms described in this cover letter as well as any future approved plans.

Should you have any questions, please feel free to contact me at 866-459-4272, ext. 4794 or by email at MMacLaurin@gafri.com.

Sincerely,

Melissa MacLaurin,
Compliance Analyst

Company and Contact

Filing Contact Information

Melissa MacLaurin, Compliance Analyst mmaclaurin@gafri.com
11200 Lakeline Blvd Ste 100 512-807-4794 [Phone]
Austin, TX 78717

Filing Company Information

Loyal American Life Insurance Company CoCode: 65722 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Insurance

SERFF Tracking Number: UTAC-126777927 State: Arkansas
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P.O. Box 559004 Group Name: Company
Austin, TX 78755-9004 State ID Number:
(800) 633-6752 ext. [Phone] FEIN Number: 63-0343428

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: \$25 per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Loyal American Life Insurance Company	\$25.00	08/25/2010	39007959
Loyal American Life Insurance Company	\$25.00	08/31/2010	39143042

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/31/2010	08/31/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/30/2010	08/30/2010	Melissa MacLaurin	08/31/2010	08/31/2010

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Disposition

Disposition Date: 08/31/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UTAC-126777927	State:	Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Medicare Supplement Mailer	Filed	Yes

SERFF Tracking Number: *UTAC-126777927* *State:* *Arkansas*
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TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *Medicare Supplement Mailer*
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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/30/2010
Submitted Date 08/30/2010
Respond By Date 09/30/2010

Dear Melissa MacLaurin,

This will acknowledge receipt of the captioned filing.

The filing fees submitted are incorrect; the new rates under Rule 57 were effective January 1, 2010. Please submit \$50 for each form.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/31/2010
Submitted Date 08/31/2010

Dear Stephanie Fowler,

Comments:

Response 1

Comments: An additional \$25 has been added to the filing fees to bring the total amount to \$50 per the new rates under Rule 57.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you for your time,

Melissa MacLaurin

Sincerely,

Jackie Cunningham, Melissa MacLaurin

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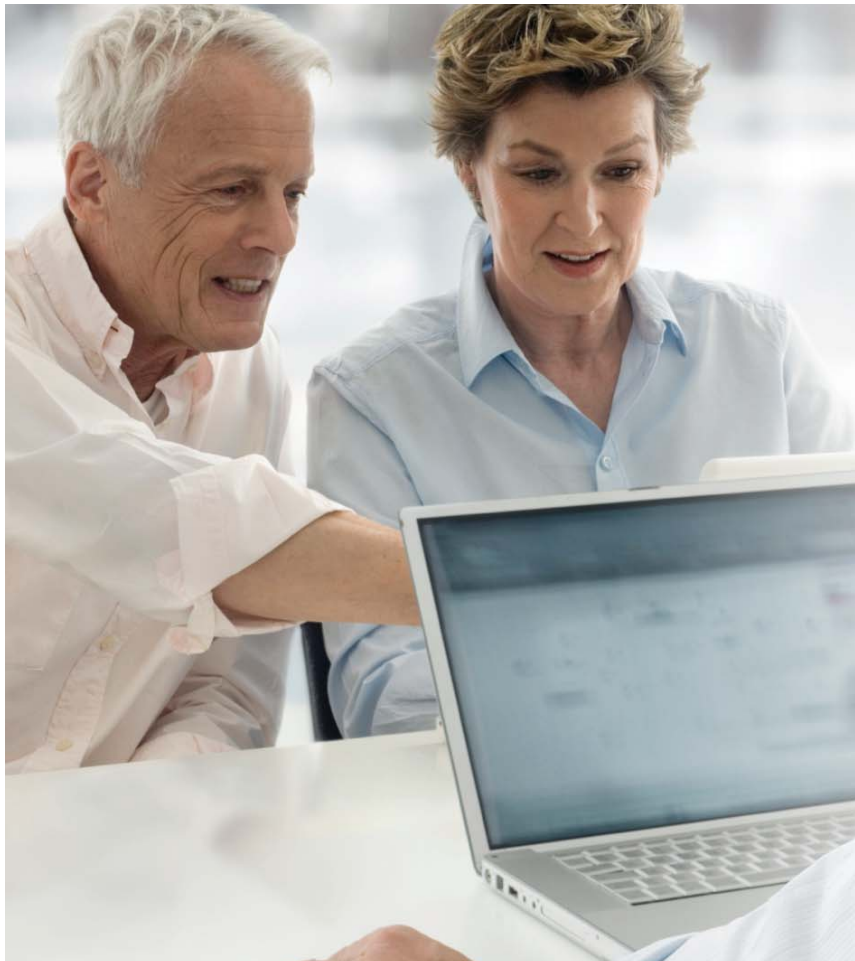
Form Schedule

Lead Form Number: LOYAL-12-0019-DM-GN

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/31/2010	LOYAL-12- 0019-DM- GN	Advertising	Medicare Supplement Mailer	Initial			LOYAL-12- 0019-DM-GN (8-19-10).pdf

Are You:

- ...Looking to lower your Med Supp premium?
- ...Looking for ways to help pay for the costs that Medicare does not cover?



**You've got Questions about
Medicare Supplement...**

- ▶ Are you **paying too much** for your Medicare Supplement insurance plan?
- ▶ Would you like the **freedom to choose** your own doctor and hospital?
- ▶ Do you want the **security** of guaranteed renewability?

**... Look inside for advice from
insurance experts.**



We've got Answers.

- ✓ You could **save hundreds of dollars** per year without decreasing coverage by calling us.
- ✓ Let our home office Medicare Specialists find the insurance plan and premium to fit your needs and budget.
- ✓ Our Medicare Supplements offer the freedom to choose your Medicare-participating doctor or hospital – **no referrals required!**
- ✓ Rest assured, a Medicare Supplement is guaranteed renewable for life. **As long as you pay premiums, your policy cannot be cancelled for age, medical condition or claims.**

Call today to let our Medicare specialists help. We can complete your application in only 15 minutes and no agent will need to visit your home!

Call us today at [(866) 459-4272].

Loyal American
Life Insurance Company®

We help bring security to your life.

Medicare Supplement plans underwritten by Continental General Insurance Company. This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage call or write your insurance agent or the company. **No insurance company nor its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency.** Do not send any money. You must first complete an application to obtain benefits. The purpose of the marketing material is solicitation of insurance and that contact will be made by an insurance producer or insurance company.